

# Announcing a New Way to Buy Your Home in the Desert!

Announcing a NEW Way to Buy Your Home in the Desert! [Dean Rathbun](#) has introduced an innovative mortgage offering! This unique proposition presents borrowers with an alluring incentive: a potential reduction of up to 0.875% in the advertised mortgage rates if they choose to open a Certificate of Deposit (CD) with their bank. What's more, borrowers enjoy the freedom to allocate anywhere from 20% to 50% or even more of the loan amount into this CD, and by making a modest 0.5% deposit, they can secure a remarkable 0.875% discount below the standard mortgage rate.



This captivating program is applicable to both five-year and seven-year Adjustable-Rate Mortgages (ARMs), positioning it as the ideal choice for buyers who wish to keep the door open for potential refinancing when interest rates take a dip.

## Who Qualifies?

Now, you might be wondering who would be inclined and financially capable of committing 20% to 50% of their loan to a Certificate of Deposit?

This option is particularly enticing for individuals who plan to purchase their homes outright with cash. Cash buyers can make the most of their funds by investing them in the CD while opting for a short-term ARM. In this scenario, the net cost of the mortgage is approximately 3% on the difference.

Without a doubt, this mortgage alternative is a win-win proposition for any eligible buyer, whether they're acquiring their first, second, or vacation home in Coachella Valley. It not only facilitates immediate financing but also offers the flexibility to refinance when interest rates become more favorable, all while allowing their cash to generate additional income.

**It's truly a win-win scenario for all parties involved!**

If all this sounds like something you'd be interested in, [give me a call!!](#) I'll introduce you to Dean, and we can start working together to find the best home for you in the Desert.

Written for Mary L. Williams, Mary L Williams & Associates - California Lifestyle Realty in La Quinta, CA